

Form 185 – ntc13plnafte

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-12914-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Simone J. Phrampus
514 East Oak Street
Millville, NJ 08332

Social Security No.:

xxx-xx-5377

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 11, 2021.

On 3/25/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: April 28, 2021
Time: 09:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 26, 2021
JAN: kaj

Jeanne Naughton
Clerk

In re:
Simone J. Phrampus
Debtor

Case No. 20-12914-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 26, 2021

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Simone J. Phrampus, 514 East Oak Street, Millville, NJ 08332-3150 |
| cr | + New Jersey Housing and Mortgage Finance Agency c/o, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| cr | + Santander Consumer USA, Inc., successor in interest, P.O. Box 961275, Ft. Worth, TX 76161-0275 |
| 518725172 | + ATT DirecTV, c/o IC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378 |
| 518725170 | + Anytime Fitness, c/o First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155 |
| 518743809 | + Atlantic City Electric Co. Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point NJ 08069-3600 |
| 518725173 | + Cenlar, PO Box 986, Newark, NJ 07184-0986 |
| 518725176 | + Cumberland County Taxation Board, 220 North Laurel Street, Bridgeton, NJ 08302-1516 |
| 518725177 | + Dish Network, c/o Diversified Consultants, Inc., 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549 |
| 518759515 | + Gateway One Lending, a/k/a Santander, Consumer USA, PO Box 9118, Temecula, CA 92589-9118 |
| 518725179 | + Inspira Health Network, PO Box 8484, Cherry Hill, NJ 08002-0484 |
| 518979794 | + John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124 |
| 518809057 | + New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 518725183 | + Office of Attorney General, 25 Market Street, PO Box 112, Richard J. Hughes Justice Complex, Trenton, NJ 08625-0112 |
| 518759521 | + Rent-A-Center, 66 North Delsea Drive, Vineland, NJ 08360-3620 |
| 518759483 | + Rob Saltzman, Esquire, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318 |
| 518979795 | + Santander Consumer USA Inc, successor in interest, to Gateway One Lending &, Finance, LLC, P.O. Box 961275 Fort Worth, TX 76161-0275 |
| 518814439 | + SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356 |
| 518725184 | + South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577 |
| 518725185 | + State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445 |

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 26 2021 23:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Mar 26 2021 23:29:46 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518759520 | Email/Text: amscbankruptcy@adt.com | Mar 26 2021 23:30:00 | ADT Security Services, PO Box 371490, Pittsburgh, PA 15250-7490 |
| 518734891 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 26 2021 23:57:59 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518725171 | + Email/Text: bankruptcy@pepcoholdings.com | Mar 26 2021 21:40:00 | Atlantic City Electric, 5 Collins Drive, Suite 2133, Pepco Holdings, Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600 |
| 518725174 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 26 2021 21:41:00 | Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789 |
| 518725175 | Email/PDF: creditonebknotifications@resurgent.com | Mar 26 2021 23:57:22 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500 |
| 518725178 | Email/Text: GOLF_STBankruptcy@gatewayonelending.com | | |

District/off: 0312-1

Date Rcvd: Mar 26, 2021

User: admin

Form ID: 185

Page 2 of 3

Total Noticed: 35

| | | | |
|-----------|--|----------------------|--|
| 518725182 | Email/Text: sbse.cio.bnc.mail@irs.gov | Mar 26 2021 21:38:00 | Gateway One Lending, 3818 East Coronado Street, Suite 100, Anaheim, CA 92807 |
| 518813069 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 26 2021 21:40:00 | IRS, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518725186 | Email/PDF: gecsed@recoverycorp.com | Mar 27 2021 00:14:01 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518726391 | + Email/PDF: gecsed@recoverycorp.com | Mar 27 2021 00:12:11 | SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024 |
| 518748907 | Email/PDF: OGCRegionIIBankruptcy@hud.gov | Mar 27 2021 00:04:07 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518725187 | Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Mar 27 2021 00:04:25 | U.S. Department of HUD, 26 Federal Plaza , Suite 3541, New York NY 10278 |
| 518725188 | + Email/Text: bnc-bluestem@quantum3group.com | Mar 26 2021 21:38:00 | Verizon, PO Box 25087, Wilmington, DE 19899-5087 |
| | | Mar 26 2021 23:30:00 | Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518759637 | | Edison Reyes, NO ADDRESS GIVEN |
| 518725180 | * | Internal Revenue Service, PO Box 744, Special Procedure Branch, Springfield, NJ 07081 |
| 518725181 | * | Internal Revenue Service, PO Box 725, Special Procedures Function, Springfield, NJ 07081 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name Email Address

Eric Clayman on behalf of Debtor Simone J. Phrampus mail@jenkinsclayman.com connor@jenkinsclayman.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., successor in interest to Gateway One Lending & Finance, LLC.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 26, 2021

Form ID: 185

Total Noticed: 35

ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Robert P. Saltzman

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB dnj@pbslaw.org

Stuart H. West

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7